

Information to identify the case:

Debtor 1 **Parrish Parker**

First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9256**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **20-30505-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Parrish Parker

May 13, 2020

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Parrish Parker
DebtorCase No. 20-30505-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 50

Date Rcvd: May 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2020.

db +Parrish Parker, 2203 National St., Richmond, VA 23231-3425
tr +Lynn L. Tavenner, 341 Dial 866-630-1691 Code: 9791870, 20 North Eighth Street, Second Floor,
Richmond, VA 23219-3302
intp Virginia DMV, PO Box 27412, Richmond, VA 23269-0001
15232190 Alliance One, P.O. Box 960, Plymouth Meeting, PA 19462-0960
15232191 +Allied Title Lending, 2312-12B Hungary Road, Richmond, VA 23228-2122
15232197 +Department of Motor Vehicles, 5517 S Laburnum Ave, Henrico, VA 23231-4430
15232198 +Diane J. Manning, Esquire, 6363 Center Drive, Bld 6, Suite 203, Norfolk, VA 23502-4103
15232200 +Elephant Auto Insurance, P.O. Box 75658, Baltimore, MD 21275-5658
15232201 +Geico, PO Box 9505, Fredericksburg, VA 22403-9504
15232202 +Haley Chrysler, 5400 South Laburnum Ave, Henrico, VA 23231-4416
15232204 Henrico County GDC, P.O. Box 90775, 4301 E. Parham Road, Richmond, VA 23273-0775
15232206 +Jormandy LLC, c/o Diane J. Manning, Esq., 6363 Center Dr., Bld 6, Ste203,
Norfolk, VA 23502-4103
15232207 #MCV Physicians, 1601 Willow Lawn Drive, Suite 275, Richmond, VA 23230-3422
15232229 ++MEDICAL COLLEGE OF VIRGINIA MCV HOSPITAL, PO BOX 980462, RICHMOND VA 23298-0462
(address filed with court: VCU Health System, P.O. Box 758997, Baltimore, MD 21275-0000)
15232209 MRS Associates, 6530 W. Campus Oval, Berkey, OH 43504-0000
15232213 NCO Financial Systems, P.O. Box 13574, Philadelphia, PA 19101-0000
15232215 +NYS Dept of Social Services, 40 North Pearl St, c/o Brenda Douglas, Albany, NY 12243-0001
15232214 +NYS Dept of Social Services, 40 North Pearl St, c/o Gina Rivero, Albany, NY 12243-0001
15232212 Nationwide Credit Corp, 5503 Cherokee Avenue, Alexandria, VA 22312-2307
15232216 +Parrish and Lebar, 5 E. Franklin Street, Richmond, VA 23219-2105
15232220 +Richmond General District, 400 N. 9th St., Suite 203, Richmond, VA 23219-1540
15232221 +Richmond General District CT, 400 N. Ninth Street, Richmond, VA 23219-1546
15232222 +Stuart Cox, DDS, 4788 Finlay Street, Henrico, VA 23231-2855
15232223 ++TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400,
CINCINNATI OH 45202-3576
(address filed with court: Tempoe LLC, 1750 Elm St #1200, Manchester, NH 03104-0000)
15232225 +Treehouse Apartments, 5701 Pony Farm Drive, Richmond, VA 23227-4900
15232226 +Tru Green Chemlawn, 7109 Rainwater Place, POB 1130, Lorton, VA 22199-1130
15232227 +United Consumers, Inc., P.O. Box 4466, Woodbridge, VA 22194-4466
15232233 +William K. Grogan & Assoc., 203 East Cary Street, Suite 125, Richmond, VA 23219-3797
15232234 +Wilson Gregory Agency, 2309 Market St, Camp Hill, PA 17011-4627

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+E-mail/Text: ltavenner@iq7technology.com May 15 2020 03:59:51 Lynn L. Tavenner,
341 Dial 866-630-1691 Code: 9791870, 20 North Eighth Street, Second Floor,
Richmond, VA 23219-3302
15232186 +EDI: AAEO.COM May 15 2020 07:38:00 Aaron's Sales & Lease Ownershi,
1015 Cobb Place Boulevard, Kennesaw, GA 30144-3672
15232188 +E-mail/Text: bnc@advanceamerica.net May 15 2020 04:00:29 Advance America,
4501 Williamsburg Rd, Ste W, Richmond, VA 23231-2749
15232189 +EDI: AFNIRECOVERY.COM May 15 2020 07:38:00 Afni, Attn Recovery Support, PO Box 3427,
Bloomington, IL 61702-3427
15232192 +E-mail/Text: mbb@ballatolaw.com May 15 2020 04:00:36 Ballato Law Firm, P.C.,
3721 Westerre Parkway, Henrico, VA 23233-1332
15232193 +E-mail/Text: cms-bk@cms-collect.com May 15 2020 04:00:15 Capital Management Services,
726 Exchange St, Ste 700, Buffalo, NY 14210-1464
15232194 E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM May 15 2020 04:12:40 City of Richmond,
Dept of Public Utilities, PO Box 26060, Richmond, VA 23274-0001
15232195 +E-mail/Text: bankruptcy@henrico.us May 15 2020 04:00:46 County of Henrico,
Department of Finance, P.O. Box 27032, Richmond, VA 23273-7032
15232196 +EDI: CCS.COM May 15 2020 07:38:00 Credit Collections Services, Two Wells Ave,
Newton Center, MA 02459-3246
15232199 +EDI: DVTM.COM May 15 2020 07:38:00 DriveTime, 1030 N. Colorado Street,
Gilbert, AZ 85233-2288
15232203 E-mail/Text: bankruptcy@henrico.us May 15 2020 04:00:46 Henrico County, Public Utilities,
PO Box 90775, Henrico, VA 23273-0775
15232205 EDI: IRS.COM May 15 2020 07:38:00 Internal Revenue Service, 400 N. 8th Street, Box 76,
Insolvency Units - Stop Rm 898, Richmond, VA 23219-0000
15232208 E-mail/Text: bknotice@michaelwayneinvestment.com May 15 2020 04:00:14
Michael Wayne Investments, 6336 E. VA Beach Blvd, Norfolk, VA 23502-0000
15232210 +E-mail/Text: bkcy@sacor.net May 15 2020 04:00:41 National Credit Acceptance,
1731 Howe Ave # 324, Sacramento, CA 95825-2209
15232211 +E-mail/Text: bankruptcy@ncaks.com May 15 2020 03:59:40 National Credit Adjusters,
P.O. Box 3023, 327 W 4th Street, Hutchinson, KS 67501-4842
15232217 E-mail/Text: cathy.plunkett@pennfoster.edu May 15 2020 03:59:26 Penn Foster,
925 Oak Street, Scranton, PA 18515-0000
15232218 +EDI: AMINFOFP.COM May 15 2020 07:38:00 Premier Bankcard Inc, 900 delaware Suite 7,
Sioux Falls, SD 57104-0337
15232219 E-mail/Text: colleen.atkinson@rmscollect.com May 15 2020 04:01:11 Receivable Management Inc,
7206 Hull Rd, Ste 211, Richmond, VA 23235-0000

District/off: 0422-7

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 50

Date Rcvd: May 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15232228 E-mail/Text: bankruptcy@uscbcorporation.com May 15 2020 03:59:30 USCB Corporation,
Attn: Bankruptcy Department, 101 Harrison Street, Archbald, PA 18403-0000
15232230 EDI: VERIZONCOMB.COM May 15 2020 07:38:00 Verizon, POB 1915, Beltsville, MD 20704-1915
15232231 +E-mail/Text: bkr@taxva.com May 15 2020 04:00:53 Virginia Department of Taxatio,
PO Box 2156, Richmond, VA 23218-2156
15232232 EDI: WFFC.COM May 15 2020 07:38:00 Wells Fargo Bank, P.O. Box 4044,
Conconrd, CA 94524-4044

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15232187 ##+Accounts Receivable Management, P.O. Box 129, Thorofare, NJ 08086-0129
15232224 ##+Transworld Systems, P.O. Box 1864, Santa Rosa, CA 95402-1864

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2020 at the address(es) listed below:

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
Lynn L. Tavenner ltavenner@tb-lawfirm.com, amorris@tb-lawfirm.com;ltavenner@iq7technology.com
Seth Jackson Marks on behalf of Debtor Parrish Parker smarksster@gmail.com,
smarks@paganomarks.com;kdodson@paganomarks.com;mfoley@paganomarks.com;pb Ballard@paganomarks.com;bt
ate@paganomarks.com;ehaegele@paganomarks.com

TOTAL: 3